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Federal Agencies

October 10, 2006

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Commissioner for Patents  
PO Box 1450  
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**Art Unit 3628**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 09/846,880; Filed: May 1, 2001  
For: **International Payment System and Method**  
Inventors: Harada *et al.*  
Our Ref: 2348.0720001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Credit Card Payment Form (PTO-2038) in the amount of \$120.00 to cover:  
\$120.00 for extension of time fees (under 37 C.F.R. § 1.17(a)(1));
2. Petition for Extension of Time Under 37 C.F.R. § 1.136(a) (Form PTO/SB/22);
3. Amendment and Reply Under 37 C.F.R. 1.111; and
4. Return postcard.

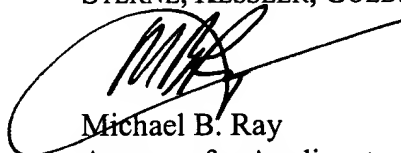
It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents  
October 10, 2006  
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, appearing to read "MBR", is written over a large, loopy circular flourish.

Michael B. Ray  
Attorney for Applicants  
Registration No. 33,997

Enclosures

MBR/agj  
591386\_1.DOC

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The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

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